Case 18-18320-jkf Doc 9 Filed 12/22/18 Entered 12/23/18 01:01:17 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Lasha Maddox Debtor

14248242

Case No. 18-18320-jkf Chapter 7

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018. 607 N. 64th Street, db Philadelphia, PA 19151-3838 +Lasha Maddox, +Department of Labor & Industry, Office of UC Benefits Policy, Benefit Payment Control, 14248238 651 Boas Street, Room 608, Harrisburg, PA 17121-0725 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Dec 21 2018 02:46:34 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 +EDI: QLEFELDMAN.COM Dec 21 2018 12:55:00 LYNN E. FELDMAN, tr Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603 E-mail/Text: megan.harper@phila.gov Dec 21 2018 02:47:30 City of Philadelphia, sma City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2018 02:47:01 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2018 02:47:28 U.S. Attorney Offic c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 smq U.S. Attorney Office, ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 21 2018 02:47:17 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 14248237 +EDI: CAPITALONE.COM Dec 21 2018 12:56:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 +EDI: NAVIENTFKASMDOE.COM Dec 21 2018 12:53:00 14248239 Dept of Ed / Navient, Attn: Claims Dept. PO Box 9635, Wilkes Barr, PA 18773-9635 +E-mail/Text: bknotice@ercbpo.com Dec 21 2018 02:47:20 14248240 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 14248241 +EDI: PRA.COM Dec 21 2018 12:54:00 Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

##+Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Lasha Maddox brad@sadeklaw.com, bradsadek@gmail.com LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ccf.epiqsystems.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

TOTAL: 10

TOTALS: 0, * 0, ## 1

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Information	to identify the case:	Page 2 of 3	
Debtor 1	Lasha Maddox	Social Security number or ITIN xxx-xx-4106	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States B	Bankruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 7 12/19/18	
Case number:	18–18320–jkf		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Lasha Maddox		
2.	All other names used in the last 8 years			
3.	Address	607 N. 64th Street Philadelphia, PA 19151		
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215–545–0008 Email: brad@sadeklaw.com	
5.	Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com	

For more information, see page 2 >

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Debtor Lasha Maddox

Case number 18-18320-jkf

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open:

Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00

A.M. to 4:30 P.M.

Contact phone (215)408-2800

Date: 12/20/18

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

January 16, 2019 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 3/17/19

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.